

**PATENT COOPERATION TREATY**  
**PCT**

**INTERNATIONAL SEARCH REPORT**

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference F16713 AL/DM	FOR FURTHER ACTION	see Notification of Transmittal of International Search Report (Form PCT/ISA/220) as well as, where applicable, item 5 below.
International application No. PCT/IB02/02923	International filing date (day/month/year) 26 July 2002 (26.07.2002)	(Earliest) Priority Date (day/month/year) 31 July 2001 (31.07.2001)
Applicant VAN RENSBURG, FREDERICK R.		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 3 sheets.

It is also accompanied by a copy of each prior art document cited in this report.

1. Basis of the Report
  - a. With regard to the language, the international search was carried out on the basis of the international application in the language in which it was filed, unless otherwise indicated under this item.
    - the international search was carried out on the basis of a translation of the international application furnished to this Authority (Rule 23.1(b)).
  - b. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international search was carried out on the basis of the sequence listing:
    - contained in the international application in written form.
    - filed together with the international application in computer readable form.
    - furnished subsequently to this Authority in written form.
    - furnished subsequently to this Authority in computer readable form.
    - the statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
    - the statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.
2.  Certain claims were found unsearchable (See Box I).
3.  Unity of invention is lacking (See Box II).
4. With regard to the title,
  - the text is approved as submitted by the applicant.
  - the text has been established by this Authority to read as follows:
5. With regard to the abstract,
  - the text is approved as submitted by the applicant.
  - the text has been established, according to Rule 38.2(b), by this Authority as it appears in Box III. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.
6. The figure of the drawings to be published with the abstract is Figure No. \_\_\_\_\_
  - as suggested by the applicant.
  - because the applicant failed to suggest a figure.
  - because this figure better characterizes the invention.

Form PCT/ISA/210 (first sheet) (July 1998)

None of the figures

PCT/IB02/02923

**INTERNATIONAL SEARCH REPORT**

**Continuation of B. FIELDS SEARCHED Item 3:**  
EAST database search (USPAT, USPGPUB, EPO, JPO, DHRWENT, IBM\_TDB)  
search terms: insurance, trade shield, price, protection, crop, gap insurance, car, automobile, motorcycle, vehicle, boat

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/IB02/02923

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) G 06 F 17/60

US CL : 705/4

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)  
U.S. : 705/4Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched  
Google Internet Search, Proquest search.Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
Please See Continuation Sheet

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 4,831,526 A (Lucha et al.) 16 May 1989 (16.05.1989), Abstract, col. 7 line 28 to col. 10 line 66, col. 26 line 9 to col. 30 line 67	1-11
Y	Filling Insurance 'Gap' for Drivers who Lease, San Francisco Chronicle, San Francisco, CA, August 1, 1991, pages 1-2	1-11
A	US 5,682,488 A (Gleason et al.) 28 October 1997 (28.10.1997), Fig. 6, col. 7 line 65 to col. 9 line 7	1-11
Y	Thomas, Tom, TIL Insurance Option Breeds Trouble, America's Community Banker, Washington, November 1997, 1-4	1-11
A	US 5,897,619 A (Hargrove, Jr. et al.) 27 April 1999 (27.04.1999), col. 1 line 10 to col. 2 line 67	1-11
A	Hofstrand, Don and William Edwards, "Crop Revenue Insurance" Iowa State University University Extension, January 1999, pages 1-4	1-11
A	Schnepf, Randy and Richard Helfner, Crop and Revenue Insurance: Bargain Rates but Still a Hard Sell, August 1999, Economic Research Service/ USDA, page 15 col. 3, page 16 col. 1-2	1-11

 Further documents are listed in the continuation of Box C.

See patent family annex.

- \* Special categories of cited documents:
- "A" document defining the general state of the art which is not considered to be of particular relevance
- "E" earlier application or patent published on or after the international filing date
- "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
- "O" document referring to an oral disclosure, use, exhibition or other means
- "P" document published prior to the international filing date but later than the priority date claimed

"T"

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"Z"

document member of the same patent family

Date of the actual completion of the international search

Date of mailing of the international search report

24 February 2003 (24.02.2003)

12 MAR 2003

Name and mailing address of the ISA/US  
Commissioner of Patents and Trademarks  
Box PCT  
Washington, D.C. 20231

Authorized officer

Joseph Thomas

Facsimile No. (703)305-3230

Telephone No. 703-306-0209